

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Stewart Harris et al.
Application No. : 09/755,591 Confirmation No. : 3838
Filed : January 5, 2001
For : SYSTEMS AND METHODS FOR MONITORING
CREDIT OF TRADING COUNTERPARTIES
Group Art Unit : 3695
Examiner : Thu Thao Havan

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Regarding the Examiner's Reasons for Allowance as set forth in the Notice of Allowability of November 24, 2010, Applicants do not necessarily agree with or acquiesce in the Reasons for Allowance, or with any other characterization or rejection of the claims that the Examiner may have made during prosecution of this application. Accordingly, this statement as well as any other statement, amendment, or silence on Applicants' part in no way means or implies that Applicants have in any way disavowed or abandoned any subject matter or claim scope as a result of the Examiner's characterizations or rejections.

In particular, regarding the Examiner's Reasons for Allowance as set forth in the Notice of Allowability, Applicants (i) do not necessarily agree or disagree with the Examiner's comments regarding any analysis of the claims and references, and (ii) do not necessarily agree or disagree with any characterization of the claims made by the Examiner in discussing the claims and references.

Respectfully submitted,

/Glen R. Farbanish/

February 23, 2011
Date

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